



# Health Care Coverage Options

## Proposed State Budget

In December, Governor Locke released his proposed budget for 2003-2005 period. In his proposal, he recommends cutting Basic Health enrollment by nearly 60,000 members. The decision to propose such major cuts in Basic Health was not an easy one. It is just one of several major cuts that has been proposed due to the severe budget shortfall facing Washington State. In his Priorities of Government process, Governor Locke along with other government and business leaders reviewed the various aspects of state government to establish priorities for various programs. By doing this, the most critical aspects of government will be maintained.

This, of course, does not make your situation any easier. There are other state programs as well as private health insurance options that may meet your health care needs. Starting below, we have outlined some options you may want to consider.

## Government-Sponsored Health Programs

### Childrens' Health Coverage

The State Children's Health Insurance Program (CHIP) is a federal/state program that covers children under age 19 in families whose income is too high for Medicaid and Basic Health, but below 250% of the federal income guidelines. Many children who don't qualify for Basic Health are eligible for CHIP. The program is administered by the Department of Social and Health Services. For more information about CHIP, go to [www.cms.gov/schip](http://www.cms.gov/schip) or [fortress.wa.gov/dshs/maa/CHIP/Index.html](http://fortress.wa.gov/dshs/maa/CHIP/Index.html) or call 1-877-543-7669.

### Healthy Options

Healthy Options is a health care coverage program available to low-income Washington State residents. It is one of several medical and/or dental programs administered by the Department of Social and Health Services' Medical Assistance Administration (MAA). For more information on Healthy Options and other MAA health programs, call the Medical Assistance Customer Service Center at 1-800-562-3022 and ask about any health programs for which you may qualify.

### Washington State Health Insurance Pool

If you do not qualify for private health insurance, the Washington State Health Insurance Pool (WSHIP) is available. The WSHIP was created by the Washington State Legislature to provide coverage to Washington residents who are unable to obtain adequate health insurance coverage in the private market. The WSHIP offers several plan options with annual ranging from \$500 to \$1,500 per year. Rates vary slightly by ZIP Codes and are higher for policies with lower annual deductibles.

For information on WSHIP, call 1-800-877-5187 (Monday through Friday, 5 a.m. – 4 p.m.), or visit their Web site at [www.onlinehealthplan.com/oasys/wship](http://www.onlinehealthplan.com/oasys/wship).

## Community Clinics

There are many community clinics throughout the state that receive state funding to help provide medical and/or dental care to people who do not have health insurance coverage. **Although the clinics provide health care services, they do not provide health insurance coverage.** You can find a list of community clinics in your county online at [www.chs.hca.wa.gov](http://www.chs.hca.wa.gov).

## Private Health Insurance Options

### Group Coverage

Many companies offer group plans to self-employed individuals. You'll usually be asked to prove that you've reported self-employment income to the IRS for the current year. Contact a local insurance agent for details. Even if you're not self-employed, some business organizations or local associations you belong to may offer limited health insurance products. Be sure to explore your options and read the fine print; you may want to call the Office of the Insurance Commissioner (1-800-562-6900) or visit [www.insurance.wa.gov](http://www.insurance.wa.gov) before purchasing group coverage.

### Individual Coverage

Many private health insurance companies offer individual health insurance coverage to Washington State residents. When applying, you may be required to complete a health questionnaire for the health insurers to use in determining your eligibility and rates. (If you do not qualify for private health insurance based on the results of your health questionnaire, see "Washington State Health Insurance Pool" on page 1.)

The map on page 3 shows which health insurance companies and programs offer individual coverage in each county. Company/program abbreviations are as follows:

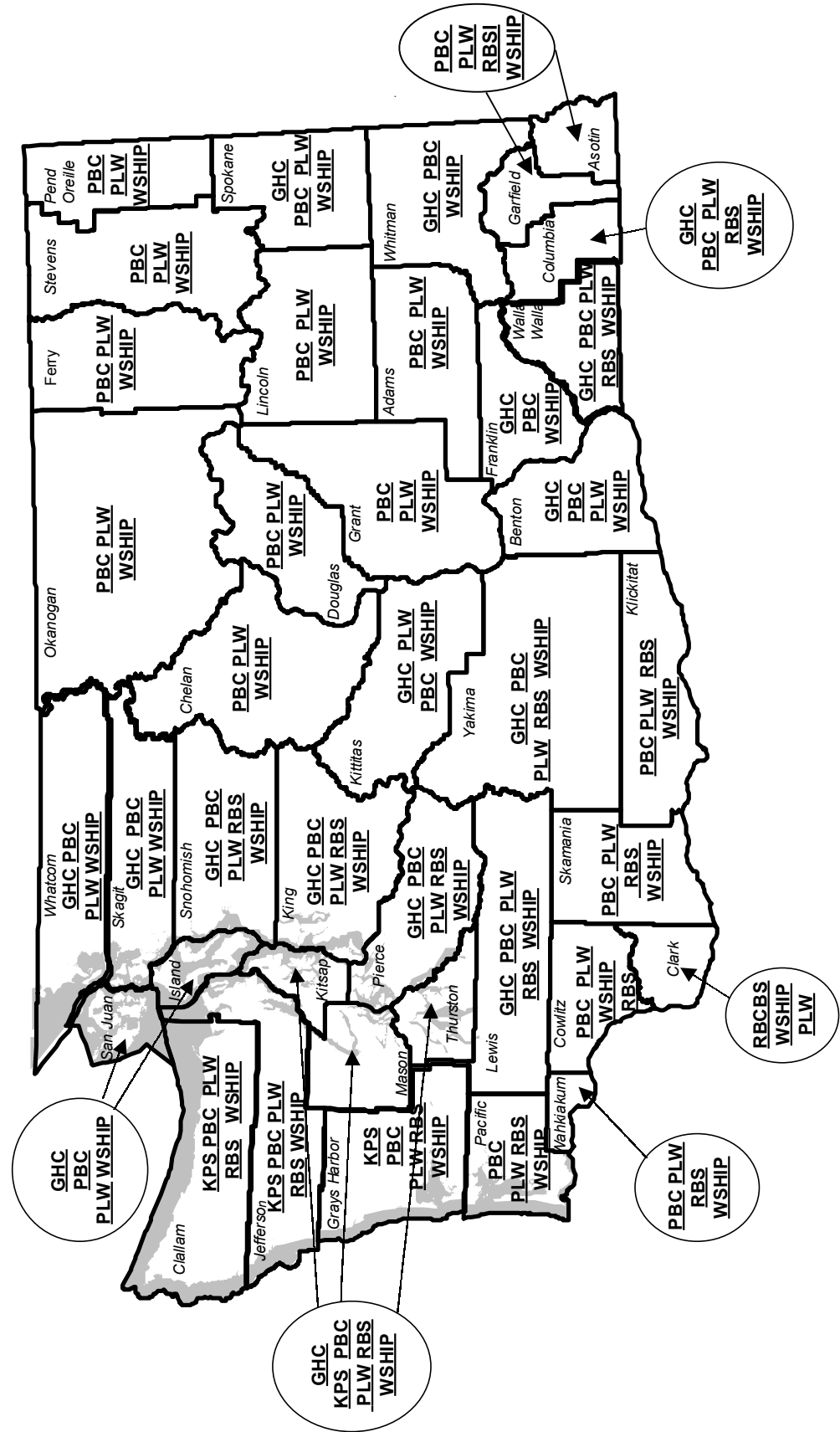
GHC = Group Health Cooperative of Puget Sound  
KPS = KPS Health Plans  
PBC = Premera Blue Cross  
PLW = Premera Lifewise Health Plans  
RBCBS = Regence Blue Cross Blue Shield of Oregon  
RBS = Regence BlueShield of Washington  
RBSI = Regence BlueShield of Idaho  
WSHIP = Washington State Health Insurance Pool

**Contacting the companies:** Following are the telephone numbers for programs and major health insurers offering individual health insurance to residents in Washington State:

Group Health Cooperative of Puget Sound	1-800-358-8815
KPS Health Plans	1-800-552-7114
Premera Blue Cross	1-800-752-6663
Premera Lifewise Health Plans	1-888-836-6135
Regence Blue Cross Blue Shield of Oregon (Clark County)	1-800-228-0978
Regence BlueShield of Washington	1-888-344-8234
Regence BlueShield of Idaho (Asotin & Garfield counties)	1-800-632-2022

# Individual Plans by County

## January 10, 2003



## Other Resources: Hotlines and Organizations

### Office of the Insurance Commissioner

- For questions/comments/suggestions or to request consumer brochures about health insurance, Consumer Hot Line / **1-800-562-6900**

**[www.insurance.wa.gov](http://www.insurance.wa.gov)**

- For counseling and education on Medicare, or for a referral to the nearest local Statewide Health Insurance Benefits Advisor's (SHIBA) office: SHIBA HelpLine /

**1-800-397-4422**

**[www.insurance.wa.gov/shibahelpline.htm](http://www.insurance.wa.gov/shibahelpline.htm)**

### Centers for Medicare and Medicaid Services (CMS)

Consumer Services **206-615-2354**

Medicare Hotline **1-800-MEDICARE (1-800-633-4227)**

Medicare Managed Care **206-615-2351**

**[www.cms.gov](http://www.cms.gov)**

### Department of Labor (DOL) Pension and Welfare Benefits Administration

Publication Hotline **1-800-998-7542**

National Elder Care Locator Service **1-800-677-1116**

Social Security Administration **1-800-772-1213**

**[www.ssa.gov](http://www.ssa.gov)**

Alliance for Affordable Services Association **425-775-8626**

National Association for the Self-Employed **425-228-3858**

Dental Health Services **1-888-271-1445**

### **You can also contact the following:**

Kiwanis Club: Contact your local Chamber of Commerce

Costco: Contact your local Costco store

Local insurance agent